

the Internet from the purchasing customer to charge the transaction amount to the account of the purchasing customer.

REMARKS / ARGUMENTS

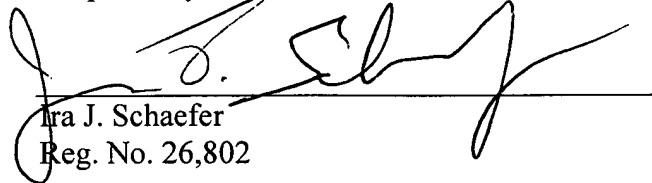
In the Office Action of September 6, 2005, the Examiner rejected claims 1-30 over the cited prior art. In response thereto, Applicant substitutes claims 31-86.

The newly presented claims distinguish over the art of record cited by the Examiner by reciting a method for billing for a purchase transaction over the Internet between a purchasing customer and a selling vendor by a on-line services provider which is not the selling vendor. None of the references teach the method by the on-line services provider of providing access to the Internet for the purchasing customer and charging the purchasing customer a transaction amount for the purchase transaction by charging the transaction amount to an account of the purchasing customer.

Applicant requests reconsideration and an early favorable action on the merits.

Date: October 27, 2005

Respectfully submitted,


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